

Information to identify the case:

Debtor 1	Bernadette E Rosado	Social Security number or ITIN	xxx-xx-3979
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-23683-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bernadette E Rosado

8/4/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bernadette E Rosado
 Debtor

Case No. 16-23683-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db #+Bernadette E Rosado, 606 Landis Avenue, Bridgeton, NJ 08302-4830
 acc +Giuliano Miller & Co LLC, Berlin Business Park, 140 Bradford Ave.,
 West Berlin, NJ 08091-9216
 acc +Giuliano Miller & Co., LLC., Berlin Business Park, 140 Bradford Drive,
 West Berlin, NJ 08091-9216
 516291889 Credit Control LLC, PO Box 100, Hazelwood, MO 63042-0100
 516291891 FAMS, PO Box 469, Woodstock, GA 30188-0469
 516291893 Inspira, PO Box 48274, Newark, NJ 07101-8474
 516291895 Lawrence Clinton MD, 1138 E Chestnut Ave, Vineland, NJ 08360-5053
 516291897 +Serenity Now, 357 Hiatt Dr, Palm Beach Gardens, FL 33418-8221
 516291898 State of New Jersey, PO Box 295, Trenton, NJ 08625-0295
 516291899 State of New Jersey Division of Taxation, Surcharge Violation Systems, PO Box 4850,
 Trenton, NJ 08650-4850
 516291900 Toyota Motor Credit, 5005 N Rapids Blvd NW, Cedar Rapids, IA 52411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: QJDMARCHAND.COM Aug 04 2017 22:38:00 Joseph Marchand, Esq.,
 117-119 West Broad Street, PO Box 298, Bridgeton, NJ 08302-0228
 tr +EDI: QJDMARCHAND.COM Aug 04 2017 22:38:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516519537 EDI: BL-BECKET.COM Aug 04 2017 22:38:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516291888 EDI: WFNNB.COM Aug 04 2017 22:38:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 516291890 E-mail/Text: bknotice@erccollections.com Aug 04 2017 22:56:22 Enhanced Recovery,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516291892 +EDI: AMINFOFP.COM Aug 04 2017 22:38:00 First Premier bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 516291894 EDI: CBSKOHL.COM Aug 04 2017 22:38:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 516291896 EDI: RESURGENT.COM Aug 04 2017 22:38:00 Pinnacle Credit Services, PO Box 10497,
 Greenville, SC 29603-0497
 516520765 EDI: RESURGENT.COM Aug 04 2017 22:38:00 Pinnacle Credit Services LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516460859 EDI: Q3G.COM Aug 04 2017 22:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516291901 EDI: WFNNB.COM Aug 04 2017 22:38:00 Venus, PO Box 659617, San Antonio, TX 78265-9617
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Aug 04, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net,
jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Moshe Rothenberg on behalf of Debtor Bernadette E Rosado moshe@mosherothenberg.com,
alyson@mosherothenberg.com

TOTAL: 4